

Abstract of the Disclosure

A method of payment for a healthcare service includes the steps of an intermediary issuing a healthcare credit card to a healthcare user, wherein the healthcare user agrees to repay the intermediary for charges incurred by the healthcare user utilizing the healthcare credit card. The method also includes the steps of the intermediary contracting with a healthcare provider, wherein the healthcare provider agrees to perform a predetermined healthcare service and charge the healthcare user a predetermined fee, and the intermediary agrees to pay the healthcare provider the predetermined fee charged the healthcare user. The method further includes the steps of the healthcare user using the healthcare credit card to charge the predetermined fee for receiving the predetermined healthcare service, wherein the intermediary pays the healthcare provider the predetermined fee and the healthcare user reimburses the intermediary.